

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/083,432 Confirmation No.: 6729
Applicant(s): Hyypa et al.
Filed: February 26, 2002
Art Unit: 3625
Examiner: Shah, Amee A.
Title: ELECTRONIC TRANSACTIONS

Docket No.: 042933/303969
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. § 1.121

Sir:

In response to the Official Action dated June 20, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.